

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: Vicki Ofori
DEBTOR

:
: BK NO. 15-10072-ELF
:

SEVENTH AMENDED CHAPTER 13 PLAN

YOUR RIGHTS WILL BE AFFECTED. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this plan or any motion included below must file a timely written objection. This plan may be confirmed and the motions included below may be granted without further notice or hearing unless written objection is filed before the deadline stated on the separate Notice you should have received from the bankruptcy court.

THIS PLAN DOES NOT ALLOW CLAIMS. You must file a proof of claim to be paid under any plan that may be confirmed.

1. PAYMENTS TO THE TRUSTEE AND LENGTH OF PLAN:

- A) Claim No. 4, the claim of MidFirst Bank shall not receive payments through this proposed plan, but rather Debtor's debt to MidFirst Bank's shall be addressed as set forth in the hereinafter set forth proposed provisions of Section C-Secured Claims-paragraph #4 of this plan.
- B) Remaining allowed claims shall be paid through this plan by monthly payments to the Chapter 13 Trustee as follows: Debtor shall pay the Trustee the sum of \$8,943.00 by January, 2017 then beginning February, 2017 the sum of \$710.00 per month for the final 29 months of her plan totaling 53 months and in the total amount of \$29,553.00.

2) PRIORITY CLAIMS (INCLUDING ADMINISTRATIVE EXPENSES AND SUPPORT)

All allowed priority claims will be paid in full unless creditor agrees otherwise:

- A) The Administrative Claim for Attorney Fees of Michael D. Ward, Esquire in the amount of \$6,400.00.
- B) The priority portion of the Claim of the IRS, Claim No. 2, in the amount of \$701.10.

3) SECURED CLAIMS

Secured Claim to be paid under this plan as follows:

A) The allowed secured claim portion of the IRS claim, claim no. 2, in the amount of \$9,040.28, which amount includes all applicable or allowable interest, cost and /or attorney's fees in regards to this claim, shall be paid through this plan.

B) To the City of Philadelphia regarding its secured Claim No. 8: the principal

: Amount of \$2,732.00

plus 5% interest which is \$136.60 for a total amount of \$ 2, 868.60 which amount includes all allowed or allowable interest shall be paid though the plan.

To the City of Philadelphia regarding Its Secured Claim No. 9: the principal amount of

\$7,190.48 plus 5% interest or for \$359.53 a total amount of \$7,550.01 which amount includes all allowed or allowable interest shall be paid through the plan.70190

C) To MidFirst Bank who filed Claim No. 4 and represents the Mortgage on the Debtor's home: This plan does not propose paying any of MidFirst Bank's arrears claim through this plan. Instead, Debtor shall keep current with her post-petition mortgage payments during the plan and shall proceed to make an Application to MidFirst Bank for a Mortgage modification forthwith. Debtor shall obtain a modification by June 30, 2017, if she does not and Debtor had timely filed Application for Mortgage Modification but a decision regarding that requested Modification is still outstanding Debtor may apply to the Court for a modification of her plan to give her additional time to proceed with her request for a Mortgage Modification. If the applied for Modification is not granted Debtor Shall Modify her plan to pay the total arrears to MidFirst Bank under a feasible plan in this bankruptcy proceeding

4. UNSECURED CLAIMS: *PRO RATA*.

5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES:

There are no executory contracts.

6. OTHER PLAN PROVISIONS

(a) Property of the Estate shall revert in the Debtor upon confirmation.

(b) **Payment Notices.** Creditors and lessors may continue to mail customary notices or coupons to the Debtor or Trustee notwithstanding the automatic stay.

© **Order of Distribution.** Trustee shall pay allowed claims in the following order:

Trustee Commissions

Other Administrative Claims

Priority Claims

Secured Claims

General Unsecured Claims

Dated: **March 1, 2017**

/s/ Michael D. Ward, Esq.
Attorney for the Debtor